

**UNITED STATE BANKRUPTCY COURT  
EASTERN DISTRICT OF VA  
RICHMOND DIVISION**

**IN RE:**

**Terry A. Blankenship,  
Brenda C. Blankenship,**

**Debtors/Plaintiffs.**

**Case Number: 19-32114-KRH**

**Chapter 13**

**Adv. No: 19-03090**

**Judge Kevin R. Huennekens**

**Terry A. Blankenship  
Brenda C. Blankenship  
4508 Cedar Forest Road  
Glen Allen, VA 23060  
XXX-XX-9879  
XXX-XX-8734**

**v.**

**Partners for Payment Relief DE IV, LLC  
c/o David Van Horn, President  
3748 West Chester Pike, Suite 103  
Newtown Square, PA 19073,**

**SN Servicing Corporation  
As authorized servicer for Partners for Payment Relief DE IV, LLC  
c/o The Prentice-Hall Corporation System, Inc., Registered Agent  
100 Shockoe Slip, 2<sup>nd</sup> Floor  
Richmond, VA 23219,**

**Dennis O'Donohue, Trustee  
1063 Technology Park Drive  
Glen Allen, VA 23059,**

**Defendants.**

**ORDER FOR DEFAULT JUDGMENT AVOIDING LIEN ON DEBTORS' RESIDENCE**

Having considered the Plaintiffs' Motion for Entry of Default and Default Judgment, against Defendants Partners for Payment Relief DE IV, LLC (hereinafter "Partners"), SN Servicing Corporation as authorized servicer for Partners (hereinafter "SN Servicing"), and Ellen P. Ray, Esq. Counsel for Terry & Brenda Blankenship, Debtors 1701 W. Main Street Richmond, VA 23220 (804) 355-1800

Dennis O'Donohue, Trustee (hereinafter "Trustee"), (collectively referred to as the "Defendants"), and it appearing that the Defendants' defaults have been entered by the Clerk and that proper service of the Summons and Complaint have been made, it is, pursuant to 11 U.S.C. Section 506 and 1322,

ORDERED that the Plaintiffs' Motion for Default Judgment is granted; and it is further

ORDERED that Judgment is entered in favor of the Plaintiffs against the Defendants; and it is further

ORDERED, ADJUDGED AND DECREED that any claim of the Defendants already filed or filed in the future in this matter be and is hereby deemed wholly unsecured; and it is further

ORDERED, ADJUDGED AND DECREED that at such time as the Plan is completed in this case, the lien held in favor of the Defendants on real property owned by the Debtors, commonly known as 4508 Cedar Forest Road, Glen Allen, Virginia 23060 and further described as:

All those certain lot, piece or parcel, together with all improvements thereon and appurtenances thereunto belonging, situate, lying and being in Three Chopt District, Henrico County, Virginia, known and designated as Lot 32, Block A, Section B, The Cedars at Innsbrook, as shown on that certain plan of subdivision entitled "The Cedars at Innsbrook, Section B", prepared by J.K. Timmons and Associates, P.C., engineers, planners and surveyors, dated October 11, 1990, recorded March 30, 1991, in the Clerk's Office, Circuit Court of Henrico County, Virginia in Plat Book 93, page 20, to which plat reference is hereby made for a more particular description of said property.

And said lien having been recorded in the County of Henrico land records on August 3, 2007, as Instrument Number 200707041633, originally held by New Day Financial, LLC and subsequently transferred to and in favor of Partners, shall be void as to the Defendants; and

It is further Ordered that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Dated: Dec 19 2019

Entered on Docket: Dec 20 2019

/s/ Kevin R Huennekens

U.S. Bankruptcy Judge

I ask for this:

/s/ Ellen P. Ray

Ellen P. Ray, VSB #32286  
Main Street Law Offices  
1701 W. Main Street  
Richmond, VA 23220  
(804) 355-1800  
(804) 355-1700 (fax)  
*Counsel for Debtor*

### **CERTIFICATION**

I certify that a copy of the foregoing Order has been endorsed by all necessary parties.

/s/ Ellen P. Ray

Ellen P. Ray, Esq.

### **PARTIES TO RECEIVE COPIES:**

Ellen P. Ray, Esquire  
Main Street Law Offices  
1701 W. Main Street  
Richmond, VA 23220

Partners for Payment Relief DE IV  
c/o David Van Horn, President  
920 Cassatt Road, Ste. 210  
Berwyn, PA 19312-1178

Office of the US Trustee  
701 E. Broad Street, Rm 4304  
Richmond, VA 23219

Carl M. Bates, Trustee  
P.O. Box 1819  
Richmond, VA 23218

Terry & Brenda Blankenship  
4508 Cedar Forest Road  
Glen Allen, VA 23060

SN Servicing Corporation  
As servicer for Partners for Payment Relief  
c/o The Prentice-Hall Corporation System, R.A.  
100 Shockoe Slip, 2<sup>nd</sup> Floor

Dennis O'Donohue, Trustee  
1063 Technology Park Drive  
Glen Allen, VA 23059

Richmond, VA 23219